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RUINS OF THE TEMPLE OF MINERVA, ROME.

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TERRITORIAL DEVELOPMENT OF AUSTRIA.

W. T. ALLEN.

THE territorial growth of Austria has been, in every respect, a contrast to that of France. France is enclosed within the natural boundaries of the Alps, the Pyrenees and the ocean, and contains a people homogeneous in race, language, character, and interests. The Austrian boundaries are accidental and artificial at almost every point, and enclose a population differing in the widest degree in everything that makes a nationality. Every acquisition of France has been a source of strength and vigor. The power of Austria is hollow; what she has got by force and fraud, she has kept by force and fraud; and tyranny, on the one side, fear and hate on the other, have resulted in an empire, the states of which are almost as disunited now, in spirit and interests, as in the time when the Hapsburgs were but petty Swabian counts. The several provinces united under French rule—Celtic, Teutonic, and Iberian, Neustria and Austrasia, Aquitaine, Burgundy and Lotharingia—to all these we willingly give the name *France*; but it is only under protest that one calls by the single name *Austria* the conglomeration of states that compose the Austrian empire.

It will be hard, in so complicated a history, and so heterogeneous a mass of provinces, to preserve any clearness and distinctness in the narration. It will be even more necessary, than in the case of France, to disregard lesser divisions, and to speak not so much of individual states as of groups. These groups are seven in number: 1. Austria, with Styria and adjoining provinces. 2. Hither Austria (in Swabia and Elsass). 3. Bohemia, with Moravia, Silesia, and Lusatia. 4. Hungary, with Transylvania and other states connected with it. 5. The Netherlands. 6. The Italian States. 7. The Polish provinces, Galicia and Lodomer.

The first group of provinces is that which we know as the Austrian hereditary states, lying, in general, between the Danube and the Adriatic—Austria proper, Styria, Carinthia, and Carniola, to which may be added Tyrol and a few smaller districts. We must first, however, in this most important group, show how they came to be joined together.

In the time of Charlemagne, the German race did not extend so far east as at present, but the whole course of the Elbe, and from its waters down to the Adriatic, was occupied by Slavonic tribes. At the north, where the Saxons themselves had given him so many years hard fighting, Charles was satisfied with reducing this German nation under his rule, and left it for Henry the Fowler and Otto the Great, a century later, to push back the Slavonians. In the south, however, the Bavarians had been more easily reduced, and the great monarch was able to carry his arms against the Avars of Hungary. Here then two Slavonic provinces were added to his empire—Bohemia (including Moravia), and Carinthia, which embraced, at that time, all the mountain region between the Danube and the district of Friuli; out of this, in the eleventh and twelfth centuries, were carved the margraviates (afterwards duchies) of Styria and Carniola.

Between these two Slavonic districts the Germans pushed in, along the course of the Danube, and here was formed the East-Mark, *Ost-Mark*, or Austria, which was organized, in 803, as an appendage of Bavaria. Overrun by the Hungarians a century later, it was reorganized by Otto the Great, and bestowed, in 975, upon Leopold of Babenberg, in whose family it remained for nearly three hundred years. The *markgraf* Henry Jasomirgott was raised by Frederick Barbarossa, in 1156, to the dignity of a duke;* and in his reign Styria was united with Austria. In the following century (1246), the male Babenberg line became extinct, just at the time of the downfall of the Hohenstaufen, and the commencement of the Great Interregnum in Germany. It would be tiresome to relate the wars and negotiations that fol-

lowed for the possession of Austria, which was claimed by the empire, by Hungary, by Bavaria, and several princes of lesser rank. The prize was carried off by the young Prince Otacar, of Bohemia, afterwards King Otacar II., whose brilliant and promising qualities gained him the votes of the states, while he was not unwilling, although only 23 years old, to clinch his claims by marrying the elderly Princess Margaret (46 years old), sister of the late Duke Frederick the Warlike. The power which he thus obtained by election and by marriage, he maintained with the sword. Shortly after, he added Carinthia and Carniola to his possessions, which now extended to the Adriatic, and made him the most powerful sovereign of his time. Thus, for a short time, Bohemia was united with the Austrian group of states, and there seemed every likelihood that Otacar would found a permanent dynasty.

To this end, he aspired to the imperial dignity, for which he was, by far, the most prominent candidate. The electors, however, feared to put more authority into the hands of a man of such energy and ambition, and whose power was already so threatening. They elected, instead, Rudolf, Count of Hapsburg (A. D. 1272), a petty prince, whose possessions lay scattered in the western part of what is now Switzerland, Upper Elsass or Sundgau, the Breisgau (about Freiburg), and other parts of Swabia. Otacar was at once obliged to surrender the newly acquired duchies, which thus reverted to the empire, while Bohemia was reduced to its original extent. Rudolf now bestowed Austria, Styria, and Carniola upon his son, afterwards the Emperor Albert I., and, from this time they have continued in uninterrupted possession of the house of Hapsburg. Not long afterwards, Carinthia and Tyrol fell to the house of Hapsburg.

The Hapsburg possessions consisted now, at the beginning of the fifteenth century, of two groups of states—Austria, with the immediately adjoining territories of Styria, Carinthia, Carniola, and Tyrol; and Hither Austria, the original Hapsburg domains in Swabia and Elsass. The house of Hapsburg was, therefore, one of the most powerful in Germany; but, like most German houses, it was in the habit of weakening its own strength by dividing its territories among the several branches of the family, instead of keeping them as one unbroken state. We find it divided, at this time, into three branches—the Albertine, possessing Austria; the Tyrolian, holding also the Swabian and Alsatian territories; and the Styrian, which had Styria, Carinthia, and Carniola. The head of the Albertine branch, Albert of Austria, married the daughter of the Emperor Sigismund, and succeeded him, in 1438, as Albert II.

The Emperor Sigismund was the last of the Luxemburg line of emperors, who had come in with Henry VII., in 1308, and possessed themselves of Bohemia, just as the Hapsburgs had possessed themselves of Austria. Under this dynasty, Bohemia had risen to a great height of prosperity and culture. Being the seat of the imperial house, Prague became practically the capital of the empire: the first German university was established here in 1348, and here, under the lead of John Huss, the first active resistance was made to the corruptions and aggressions of the Papal See. This was the time, too, of the splendor of the Hungarian monarchy, which, early in the fourteenth century, had fallen to a branch of the Angevin house of Naples. Under Louis the Great, the most eminent monarch of the Angevin dynasty, this kingdom reached a great height of power. He was elected to the crown of Poland also, so that his dominions extended nearly from the Baltic to the Adriatic, forming, under his able and vigorous rule, a strong bulwark, for Europe and Christianity, against the onward march of the Ottoman Turks, who had now gained a foothold in Europe. At the death of Louis, Hungary and Poland were separated again, and fell to the husbands of his two daughters—Hedwig married Jagellon (Ladislaus V.), Duke of Lithuania, thus uniting Lithuania to Poland; Mary married Sigismund, brother of the Emperor Wenceslaus, who thus became King of Hungary. At an interval after the deposition of the insignificant Wenceslaus, Sigismund succeeded to the empire, and, at his brother's death, to the crown of Bohemia also. The two kingdoms of Hungary and Bohemia, added to the dignity of emperor, made Sigismund the most powerful monarch in Europe. No one could have foreseen then that these two mighty kingdoms would become a mere appendage to the petty duchy of Austria, which the Hungarians alone had once trampled out of existence.

Albert of Austria, by his marriage with the daughter of Sigismund, added all this power to his inherited dominions; and, had he lived, it is hard to say what he might have accomplished, with his high character, great abilities and fortunate surroundings. He died suddenly in less than two years, leaving his hereditary states to his posthumous son Ladislaus, and succeeded as emperor by his cousin Frederick III. of Styria. The long and disastrous reign of this worthless monarch was really the commencement of the splendid career of the house of Hapsburg. On the early death of Ladislaus, in 1457, Austria was united to the possessions of Frederick. Tyrol and Hither Austria remained with his cousin Sigismund, of the Tyrolian line—well known to readers of Kirk's "Charles the Bold"—until his abdication and death, when what remained of them (for a portion of them had become a part of the Swiss confederacy) reverted to the imperial line. Maximilian I., therefore, son of Frederick III., succeeded, in 1493, to all the Hapsburg dominions which remained, and these were now reunited under a single head.

The marriage of Maximilian with Mary of Burgundy, daughter of Charles the Bold, is too well known to need more than an allusion. Their son Philip succeeded to all Charles' dominions, except the province of Burgundy, which had been seized by Louis XI. as a vacant fief. Philip's marriage with Juana, daughter of Ferdinand and Isabella, and heiress of Spain and Naples, still further enlarged the dominions of the house of Hapsburg, which, on the death of Maximilian, embraced Spain, Naples, the Netherlands (including Franche Comté) and the New World, in addition to the two groups of German states—the Austrian group and the Swabian group—already spoken of at some length. At this point the house of Hapsburg divides: Charles V., the eldest son of Philip, retained Spain, Naples, and the Netherlands, giving the German possessions of the family to his brother Ferdinand. From Charles, then, was descended the Spanish branch of the house of Hapsburg, from Ferdinand the Austrian branch. The dignity of emperor was held by Charles, but at his abdication it passed to his brother, with whose descendants it continued.

It was at this time that Milan came into possession of the Hapsburgs. The ducal line had become extinct, and it was seized by Charles as a vacant fief of the empire—a claim which he maintained against the rather shadowy hereditary pretensions of France. When the Spanish branch of the house of Hapsburg came to an end with Charles II., Spain was given to the Bourbons by the treaty of Utrecht, in 1713; but the Milanese and the Netherlands (what remained after the revolt of the Dutch provinces) were naturally separated from Spain and given to Austria. They were not Spanish, but Hapsburg possessions, and originally a part of the empire; and, besides, the balance of power would not admit of such a concentration of territory under the house of Bourbon, as the possession of Spain, France, the Catholic Netherlands, the Milanese, and the two Sicilies. This would have been putting the entire west of the continent, with the exception of parts of Italy, under the control of one ambitious family. Milan and the Netherlands, therefore, were given to Austria at this time, and remained with her until the wars of Napoleon. Naples, too, was given to Austria by the treaty of Utrecht, but that was a violation of historical justice, since it was a Spanish, not a Hapsburg possession; and it was soon restored to a branch of the house of Bourbon.

Meantime, after the death of Albert II., Hungary and Bohemia were alternately separated and united. There was no real connection of interests or character between them, and the union was a purely dynastic one; but intermarriages, between the families of Austria, Hungary, Bohemia, and Poland, had connected these four countries so closely that nothing seemed more natural than that they should be under the same ruler. Thus, at the commencement of the sixteenth century, we find Ladislaus, brother of Sigismund the Great of Poland, and grandson of the Austrian Albert II., King of both Hungary and Bohemia. What more natural than that the Hapsburgs should attempt to draw still nearer? After the death of Ladislaus, the Emperor Maximilian entered into a family compact with the young King Louis II., according to which Louis married his grand-daughter Mary, sister of the Archduke Ferdinand, while Ferdinand married Louis' sister Anne. It was the understanding that in case either died without heirs, the other should succeed to the dominions of both.

* The title of archduke was afterwards claimed from the terms of this act.

At this time the Turkish power was starting anew in its career of European conquest, which had been suspended after the capture of Constantinople, and during the vigorous reign of Matthias Corvinus. Hungary was now, as it had been for two hundred years, the bulwark of Europe against the Turks, and when Solyman the Magnificent moved against her, the young king was ready in defence. In the disastrous battle of Mohacs (1526) he lost his life and that of thousands of his followers. His widow escaped with his crown to her brother Ferdinand, and he, in virtue of the compact, laid claim to the throne. Bohemia elected him without hesitation. There was objection and resistance in Hungary, and for nearly two hundred years the Austrian rule there was imperfect and insecure—the Turks still holding a large part of the country, and the Transylvanians and other people to the east maintaining a sort of independence. Nevertheless, from 1526 dates the Austrian possession of Hungary and Bohemia, which has been practically unbroken to the present day. But it is very important to remember that there was at this time no union of these States; they were merely under the same sovereign, as they had often been before, just as England and Scotland were under the Stuarts. It would be too long a task to trace the various efforts made by the perfidious house of Austria to turn these independent States into one consolidated monarchy. Often they seemed successful; but it is an illustrious example of the power of right and determination, that in the end they failed, and Hungary is at last again free and independent.

The other territorial changes can be related rapidly. Lusatia (a part of the Bohemian territories) was lost in the Thirty Years' War; Silesia was taken by Frederick II.; in the partition of Poland, in 1772 and 1795. Galicia and Lodomer fell to Austria. On the other hand, Hither Austria was lost piecemeal. First the Helvetic possessions went. These united with the Swiss cantons in the fourteenth and fifteenth centuries; the last of them were lost by Duke Sigismund. Alsace was ceded to France after the Thirty Years' War, in 1648. The rest of the Swabian territories were retained until the time of Napoleon, when they were united with Bavaria, Würtemberg and Baden, by the Treaty of Presburg, after the battle of Austerlitz in 1805. The Netherlands had to be given up by the Treaty of Campo Formis in 1796; but Venice was received in exchange. Milan and Tyrol were lost during these wars, and restored at their close. The loss of Venice and Lombardy has been within our memory. Of lesser States, Salzburg, Görz, Gradisca, Bukovina, etc., there is no need to speak.

Thus the Austrian dominions were very nearly the same in the sixteenth century as now—Hither Austria having been exchanged for the Polish provinces. But in the nearly four hundred and fifty years that have elapsed since the battle of Mohacs, there has been no development of nationality or homogeneity in these immense territories. By perfidy, bigotry, and cruelty the house of Hapsburg has made itself notorious among all the reigning houses of Europe; and now that a really wise and liberal policy has been at last adopted, and an honest experiment is tried of a constitutional monarchy, no wonder the experiment is thwarted by suspicion and dissensions. With such a history behind them, with an empire which has neither unity nor coherence, humiliated in war, and ignominiously shut out from the newly awakened Germany, it is hard to guess what the future has in store for the Hapsburgs.

STIFF FORMALITIES OF FASHIONABLE LIFE.—There is a set of people whom I cannot bear—the pinks of fashionable propriety—whose every word is precise, and whose every movement is unexceptionable; but who, though versed in all the categories of polite behavior, have not a particle of soul or cordiality about them. We allow that their manners may be abundantly correct. There may be elegance in every gesture, and gracefulness in every position; not a smile out of place, and not a step that would not bear the measurement of the severest scrutiny. This is all very fine; but what I want is the heart and gaiety of social intercourse; the frankness that spreads ease and animation around it; the eye that speaks affability to all, that chases timidity from every bosom, and tells every man in the company to be confident and happy. This is what I conceive to be the virtue of the text, and not the sickening formality of those who would reduce the whole of human life to a wire-bound system of misery and constraint.—*Chalmers.*

AMERICAN WATERING-PLACES.

GRACE HARKAWAY.

THE American watering-place can be one of the most inconvenient, disagreeable, vulgar and objectionable places in the world; on the other hand, it can be somewhat healthful, very amusing, and quite unobjectionable. Be it what it may, however, we are all bound to go to it—to endure it and to perpetuate it. For we are hardly civilized enough in this country yet, to live in the country, after the fashion of English people, making our own houses the circle of a delightful neighborhood. Our domestic service is so poor, that the lady at the head of the house is always housekeeper and frequently cook, so she can hardly be expected to provide for more than her own household. She naturally gets tired, and wants to go away herself, and be amused. As for the inhabitants of cities, they must leave the hot town, for their own and their children's health, and so grows up the watering-place.

And it is true that life in America, as soon as it ceases to be struggle, becomes monotonous. The well-to-do in America are a much-to-be-pitied class. There is no one to stop and play with them. They have comparatively few amusements. Dress and society takes up a little time, not much, and there are none of those tastes and amusements possible which are so immediately practicable in the old world. Therefore amusement becomes a necessity, and we find it in the gregarious watering-place hotel, often at the expense of neatness, and good food, and other most desirable attributes.

Saratoga was the first fashionable watering-place. To it came the Southerners after a successful season; to it the ambitious Westerners; to it the gentry of the North River; to it, all the opulent New England families. It was an epitome of our best society, twenty years ago. To it can be traced back some of the most conspicuous intermarriages of our well-known families. The old "United States," with its broad piazzas, has seen some goodly company, then we had a much greater separation of sets than we have now. There was a decided aristocracy in those days which has died out since. But Newport began, even before the war, to tread on the heels of Saratoga and take away its prestige. The beautiful villas, the superior attractions of Newport began to tell, and the burning of the United States Hotel impeded the career of Saratoga as a fashionable watering-place. Of course the war, in taking away the Southern element, conduced to this result very much. Saratoga must always attract a crowd from its mineral waters, its race-course, and now its gambling—which is a very conspicuous element; but it has ceased to be a fashionable or desirable place of summer resort for gentlemen and ladies.

Newport, on the contrary, is perfect. Either as a resident of one of these charming villas, or as the modest tenant of a hired cottage, or as the boarder at a hotel, one can gain health and recreation in its delicious breezes, beautiful and varied drives, and delightful society. It is urged, by moderate people, that too much dress, too much equipage, too much society is necessary at Newport; but that is entirely optional. One may lead his own life at Newport, gay or grave as he pleases, and may enter or not that very gay circle.

Long Branch, near New York, used to be perfect in its way as a sea-side place. Now it is crowded beyond all reason, and the prices are enormous. The unhappy visitor is put in a cell, with the scantiest allowance of furniture, and is charged five dollars a day for being roasted alive. The hottest garret in New York was more luxurious last Summer than the general run of rooms at Long Branch. Of course the ocean is always there and always beautiful. Of course it is gay and sometimes agreeable. They are fortunate who own cottages there, for, take it for all in all, Long Branch has a good average climate, and few objections except the people, of whom there are too many, they crowd each other.

Sharon is a healthful, happy and agreeable spot, particularly in July. Its sulphur baths are very useful, and the drives very pretty. The new comers complain that the old settlers are a little exclusive, and that it has somewhat the effect of a large tea party; but it is not long before the new comer becomes fond of it, finds his place, and enjoys himself.

Richfield Springs has taken a great start within a few years, and is thought by some to be more agreeable than Sharon. It, too, has excellent sulphur baths, and good hotels, some elegant private residences and good drives through a pretty country.

Lake George offers more attraction than almost any place in the United States, with the Lake before you and the Adirondacks behind you, it is wonderful that fashion has not, as yet marked it for its own. Happy are they who have found it out, for they have good food, great comfort, much amusement, for comparatively little money.

It is very difficult, almost impossible it seems, to feed well a huge caravansary full of people. The men who keep the hotels have not mastered the subject, as they have in Europe. At Baden Baden one is as well fed as at the best *café* in Paris. So at all the crowded places in Europe; but here it has become a serious question, whether it is safe to take a family to one of these large hotels for the Summer, the food being an offset to the advantages obtained by change of climate. One is almost sure to lose appetite after four days at even the best hotel, and to come reluctantly to a table which appears to be groaning with every luxury. This has driven people to take country quarters in farm houses, to go to very dull and disagreeable places, but very often the results are not much better there. The genius of cookery has not descended on our North American continent. Let us hope that it may be one of the effects of the European war, that a number of French and Italian cooks will be driven over here.

Such are some of the physical evils of the American watering-place. Let us now look at the mental and moral side.

There is no doubt that the pouring in of divers people into one house, compelled to a sort of intimacy, all at leisure, with the added charm of a band of music, dancing, boating, croquet, and other amusements—handsome well-dressed women, and men relieved from the horrible monotony of black coats and stove-pipes, and recreating in the becoming light colors and straw hats of Summer, presents, at first glance, a very attractive picture. It is none the less true, that before three weeks is over everybody is very tired of it, and very anxious to change the scene. What can it be that descends so like a pall over the senses, after a fortnight or less at a watering-place? Is it because it is all unnatural, and because no one is responsible for anybody else? Imagine such a scene at an English country house, with an amiable hostess at the head of it, and we would gladly go on for ever.

But I have seldom seen people who could stand one watering-place more than a month. They want a new slavery, and go off—from Sharon to Newport, from Newport to West Point.

Now for the moral aspect of the American watering-place. Undoubtedly it is bad. It is the hotbed of scandal, of flirtation, of that school of manners which is so reprehensible, and so ruinous to our American society.

It is the arena where the dissolute and vain young married woman carries on that career which is sapping the sacredness of home. It is the "Vanity Fair" of the present day. It of course opens the door to an easy familiarity which is shocking in its outward effects, and most dangerous in its tendencies. Of course, envy, hatred, and all uncharitableness, are the immediate growths. To sit on the piazza and hear the characters of those who walk up and down before you, assailed, is to doubt if it were best ever to bring a young girl into such a sirocco of scandal and suspicion. The American woman never appears to such disadvantage as she does at the American watering-place.

Of course there are ladies everywhere. Of course we must not ignore their existence, but the "Frisky Matron," and the "Handsome Harpy," and the "Associated Harpies," and the "Girl of the Period" all crop out in full development and are the prominent and conspicuous ones at all these resorts.

Side by side you see the good mothers, the modest girls, the perfect ladies—it is all mixed up together; but no one can deny that the other class are in the ascendancy, and that they have the American watering-place in their power.

One would imagine that a broad piazza, a bright moon—an assemblage of well-educated and refined people, gathered together for that "pursuit of happiness," which the Declaration of Independence declares to be an inalienable right, would bring about

a beatific state of enjoyment; that witty and abundant talk would flow freely; that politics, literature and art would, each in turn, engage the conversational wrestlers, and that something good would be evolved. But such is seldom the case. Either an awkward silence, or a deafening noise of nothingness, or worse, the dissection of character engages the group—"At every breath a reputation dies;" and the glow of eloquence, the witty repartee, the quiet philosophical reflection, or the learned experience fails you. It is not what you have hoped for or expected.

"Amabilis insania, et mentis gratissimus error."

And yet we look not with complacency on this failure, for the American mind is very bright, the offspring of such varied races shows, not only in personal beauty, but in brilliancy of intellectual development, the success of the experiment, but curiously enough, the result to be aimed at is not aimed at. There is some failure in the chemicals.

One spot in America, scarcely a watering-place, yet a Summer resort, is as near perfection as anything we have; that is West Point. Its hotels are excellent. Here the visitor has something to do, in the unending pleasure of the scenery and drives, and the great interest attending the Military Academy. The music and the evening parade afford delightful object for a drive or walk; and the neatness, perfection and finish of West Point are almost European. It has one drawback. It is very hot.

And I think I have at last hit upon the secret of the insufficiency of American watering-places. There is nothing to do out of the crowded hotel. No Kursaal. No music in the grounds; a noisy band screeching at dinner, when you want to be quiet, is the only equivalent. No lovely clean walks for neatly booted ladies; a woman must be "shod like a mountaineer" if she walks out. A billiard room or bowling alley affords distraction for an hour. What are you to do with the other fourteen?

At Baden Baden, one had the brilliant promenade, the most beautiful music in the world, and the most varied scenery. There was the old castle, within an easy drive, where you could go and breakfast in the open air; there was the Black Forest for you to explore; there was the charming "Favorita," favorite residence of the worldly-pious Sybilla, who had herself painted in one hundred different costumes; there, in her silent kitchen, is the most curious old Dresden china in the world. In the grounds is the chapel where, when beauty faded, she exercised herself in being a saint, following Pope's heroine. All these and many other excursions are possible from Baden Baden, most beautiful and attractive spot! One did not need the roulette to kill time at Baden Baden or at Wiesbaden.

At Homburg, the beauty of the grounds nearly made up for the absence of the charms of scenery at the other hill-hemmed watering-places, and then the sensible European habit of living in the open air, made even this least attractive of them agreeable. Could we have that added to our hotels, agreeable grounds, with tables for refreshments, and with flowers and trees, we might forgive many deficiencies. Of course we cannot have the old castles, the historical interests, we cannot have the charms of a European watering-place, but we might copy some of the good features. For instance, respectable ladies never dress "fine" at a watering-place in Europe. They wear plain costumes, almost always

dine in their bonnets, and devote their time to a sensible out of door life.

The four or five ball, or state costumes, with which American women vulgarize a garish Summer day, would be in Europe merely a type of a class for which a lady does not like to be mistaken.

In England a seaside retreat is a place to wear out old gowns, to ramble in search of shells, and sea weeds, to read and enjoy oneself in a quiet and respectable way. They do not mix up the London season with the sea sand.

There are, it is said, delightful and very cheap Summer retreats along the St. Lawrence River in Canada. The air is so brilliant and revivifying, that you seem to have been drinking champagne. There

come home thin, pale, and out of condition in October, to begin it all over again.

If she wishes to regain her roses, she will bid adieu to gayety after the June races, and will retreat to the mountains or the sea shore, and, in some quiet place, lead a life of mingled exercise and repose such as cannot be found in an "American Watering Place."

THE ASSOCIATIONS OF FLOWERS.

How the universal heart of man blesses flowers! They are wreathed round the cradle, the marriage-altar, and the tomb. The Persian in the far east delights in their perfume, and writes his love in nosegays; while the Indian child of the far west claps his hands with glee as he gathers the abundant blossoms—the illuminated scriptures of the prairies. The Cupid of the ancient Hindoos tipped his arrows with flowers, and orange-flowers are a bridal crown with us—a nation of yesterday. Flowers garlanded the Grecian altar, and hung in votive wreath before the Christian shrine. All these are appropriate uses. Flowers should deck the brow of the youthful bride, for they are in themselves a lovely type of marriage. They should twine round the tomb, for their perpetually-renewed beauty is a symbol of the resurrection. They should festoon the altar, for their fragrance and their beauty ascend in perpetual worship before the Most High.

—Mrs. Child.

KÖNIGSSEE.

IN all the beautiful scenery of the famous *Salzkammergut*, the prelude and entrance hall, as it were, to the wilder magnificence of the Austrian Tyrol, no spot is more beautiful and impressive at once than the *Königssee* or *Bartholomäussee*, some four miles from Berchtesgaden. The visitor who approaches the lake from the latter place is at first disappointed with the apparent tameness of the view. It is only after engaging a boat at the ferryman's, rowed frequently by stalwart Alpine maidens in the picturesque national costume, and pushing out into the lake past some low-lying, bushy islands, that the full beauty of the scene bursts upon the eye. The lake is about six miles long, by one and a half broad, surrounded by magnificent, steep, and rugged mountains of limestone formation, eight or nine thousand feet in height, whose precipitous sides offer, for the most part, no vestige of foothold for the traveler who coasts along their shore in search of a landing-place. The depth of the lake (600 feet), and the clearness of the water, give it the most exquisite dark green tinge, like a sheet of emerald, whose placid surface, unstirred by steamer, trading vessel, or pleasure-boat, is broken only now and then by the ferry-boat of the tourist or the fishing skiff from the *Jagdschloss* at the foot of the lake.

Among the splendid hills which shut in the view, and which the reader will see in the background of our illustration, are the snow-capped *Schönfeldspitz*, the *Stuhlgebirge*, and the mighty *Watzmann*, one of the *coups d'essai* of the Austrian Alpine climber. The solitude of the bank is unbroken save by the little hunting lodge (*Jagdschloss*) on the promontory of St. Bartholomew, which projects from the foot of the *Watzmann*, and the whole scene, so graphically represented in our illustration, is almost unparalleled for its mingling of picturesque beauty and desolate majesty.



MAGDALEN.—CARL HUBNER.

are pleasant things to do at Mount Desert in Maine, in the White Mountains, at Manchester in Vermont, and all along the coast of Massachusetts. The extreme end of Long Island offers delightful coolness and retirement. Quahog, on the Long Island coast, is good. All these are the sensible places, and do not come under the head of the fashionable watering-places.

But they are all deficient in comfort. I believe every one sympathizes with a late distinguished statesman, who said "he liked Rockaway better than any other watering-place, he was always so glad to get home from it."

The most fashionable course of a fashionable wanderer is to go to Sharon in July, to Newport in August, and to West Point in September. The climate has something to do with it. Dress and fashion a great deal more. If a young lady will spend her Winter in New York, and her Summer as above stated, she can have unmitigated dancing, and



THE KÖNIGSSEE.—AFTER HEYD.

1901

A TRUE-LOVE SONG.

M. R. WHITTLESEY.

O EYES, whose light withdrawn,
Left Winter in my heart!
Still, still the years go on,
And youth and hope depart.

O eyes, that drew my soul,
And drank its sweetness up!
Still do I hold for dole,
My shrunken, empty cup;

A beggar for one draught
Of that which filled it once,
For I was young, and laughed
With love's pure gladness once.

O eyes, that were my stars!
Shut from your friendly light,
Blight fell on life's best powers;
This was, indeed, the night.

I said: "Lost, lost for aye!
Henceforth our paths divide;
Love can do naught but die,
When truth and trust have died."

In sooth, I did not know
Life's crowning sweetness then—
That love doth stronger grow,
Through loss and life-long pain.

Oh! never lost to us
Are those once loved indeed;
For a diviner trust
Their very errors plead:

A faith that, soon or late—
The better soul we knew —
Will break the chains of fate,
And climb from false to true.

O eyes, that shine afar,
Yet still to me so dear!
I wait, as for a star
That will again appear.

THE PRISON SURGEON.

From the French.

I.

It was a cold gray night, like all the nights of November beneath the sky of Brittany. Brest was asleep, and in its port could be heard only the creaking of the immense cables that held the vessels to the quays, and the measured tread of the sentinels.

In the distance, the solitary edifice of the penitentiary appeared, lit up in relief from the black masses that surrounded it. One of the divisions of the structure, however, was so dimly lighted as almost to fade into the night; this was the convict's infirmary. At the window of this infirmary a young man, wearing the uniform of a navy surgeon, stood, with his forehead pressed against the iron bars, deep in meditation.

"Of what good is life without happiness, and how happiness without wealth? First, riches! All else follows. To do some low thing and become rich, is the cowardice of a day that the rest of your life will make forgotten. As for remorse, if it exists, can it torment worse than want, than poverty? I am not so sure of the pains of a revolted conscience, and I am very sure of those born of indigence. The poor do not live.

"I am twenty-seven; I love joy, life, and must pass my days among the dead and dying. Why such an existence?"

For one who could have then read his thoughts, a singular spectacle would have offered itself in that chagrined brain, indignant at the impotence of the poor man to successfully do evil, and demanding an account from his Creator for the difficulties with which He had surrounded crime. Still, it is easy to see, in this strange direction of ideas, more of disorder than corruption. Immorality sprang not here from vice, but from the thirst of ambition, the ordinary malady of young men at the feverish and restless epoch of life.

Edward Launay was, indeed, one of those men who will not to accept a place in the world, but to choose one, and who pass, in envying the fortune of others, the time they should employ in climbing. Thus placed at the point of view of jealousy, everything appeared to him in a false light, and his mind depraved itself in a mesh of sophistries. Perilous situation, reached by most men in whom the domination of mind over matter is not well established.

At this point of his reflections, an attendant came to announce that No. 7 was dead. The young surgeon quitted the window with regret, and turned

toward the number named. On arriving at number seven, Launay lifted the covering from the head of the dead, and regarded it with curiosity. He passed his hand lightly over the protuberances of the cranium, studied for an instant the muscles of the face; then, as if resolved to verify certain observations or clear up a doubt, he ordered the transportation of the body to the amphitheater.

The guard entered with a litter, and the body was borne to the dissecting room.

Habituated as he was to such scenes, the unusual hour, the cold humidity of the place, and that fantastical uncertainty which night throws over everything, caused Launay a slight uneasiness. He hastened to prepare his instruments, approached the table, and uncovered the body of the convict. He drew the lamp nearer and seized his dissecting knife. But, as he grasped the arm of the convict, he felt a slight resistance. Surprised and almost frightened, he leaned over the body and raised the head to the lamplight: the eyelids opened!

Launay shrank back stupefied. The body rose slowly, sat up, and looked around with inquietude. The young surgeon stood immovable, not knowing what to think, when he saw the convict, Peter Cranou, slide eagerly from the table and run toward the window. This movement was a flash of light. He saw he had been duped, and quickly recovering himself, he flew after the prisoner, whom he seized by the waist, at the moment he was about to leap through the window.

A struggle followed—a fierce, deadly struggle—which terminated by the convict's being flung to the floor.

"You see you are not the stronger," said the surgeon.

"Let me escape, in the name of Heaven! Mr. Launay. You are not put to guard me."

"Impossible." And, as his prisoner made a fresh effort to disengage himself, he exclaimed: "You move not without my permission. I will not have it said that you made a fool of me."

"I want to be free! I must be free!" cried Cranou. "I starved myself for three days, to be sent to the hospital, and all for nothing. Oh! it is too much! too much!"

"Why do you wish to escape?"

"To enjoy life. I am rich!"

"Humph! You are happy."

Although this word had been uttered with irony, the surgeon's tone had something in it that the convict understood.

"Listen," said he, in a lower tone. "Would you also be rich? I have for two."

"Some robbery to commit with you, I suppose?"

"No; but money to receive. Aid me to fly, and I will share."

"Keep your romances for other ears," said Launay, ashamed at lending, despite himself, heed to the lies of a convict. "Return to your ward, and let this end."

"Hear me!" cried the prisoner, in an accent of truthfulness that struck the surgeon. "Promise to let me fly, if I shall prove that I do not lie."

"I don't risk much, I dare say."

"Swear then."

"Be it so: I swear."

"Well! in the sandy flat of Saint Michael's, near the northern end of the Irglas rock, at the bottom of a hole six feet in depth, I have hidden a chest that contains 400,000 francs in bank bills."

Despite the efforts of Launay to affect indifference, it was evident he listened to the convict with greedy attention. He stood for a moment lost in reverie; but issuing suddenly from that preoccupation, he blushed as he encountered the look of Cranou fixed upon him, and said in a tone which he endeavored to render trifling:

"Your story is well invented, but it is old. Hidden treasures won't do, even in comic operas. Look me up some other romance."

The convict shivered. "You don't believe me?" he asked; then added quickly: "You shall have two-thirds—two-thirds!"

"Enough: not a word more. Get up!"

Cranou uttered a cry of rage, and threw himself on the ground.—"Oh! he won't believe me! he won't believe me!" he cried as he rolled about, a prey to wild despair. As for Launay, he was in great perplexity. The convict's recital had stirred up the mass of unhealthy thoughts that slept within him. He broke away from the temptation, and approaching Cranou, seized him beneath the arms with the

intention of carrying him back to his ward. Finding from the fellow's struggles, that he must seek assistance, he went out hastily, double locking the door behind him. He crossed into the infirmary, where he ordered two guards to follow him.

As they returned to the amphitheater, a shot was fired near them, and at the same instant a man, naked and bleeding, appeared staggering at the other extremity of the yard. It was Cranou, who, left alone, had succeeded in leaping through the window, and at whom the sentinel had fired.

The young surgeon arrived in time to receive him in his arms; but the ball had traversed his lungs, and in a few moments he was dead.

II.

Eighteen months after, our young surgeon found himself in Badenviller, a little town planted on the slope of a mountain, at the foot of the Black Forest, and whose site seemed to have been designedly disposed for the poet who would describe a terrestrial paradise.

Since his sudden opulence, attributed in society to an unexpected and distant heritage, but the veritable source of which the reader has doubtless divined, Edward Launay had quitted the service. He had sought distraction in a tour through Italy, Switzerland and Germany. It was in returning from this last excursion that chance had brought him to Badenviller at the same moment when Miss Morpeth, a young English lady, had arrived, with whose charms of mind and person he speedily became enamored. He profited by the freedom that daily communication establishes among bathers to approach her. English was familiar enough to enable him to converse with Miss Fanny in her own language, and this circumstance, which drew them together, had also the result of isolating them from the rest of the crowd. They grew, indeed, intimate, and were mutually happy, until the arrival of a Mr. Burns, an aged gentleman, who seemed a sort of confidential friend or guardian of Miss Morpeth.

A month had sufficed to bring them very near to each other, but the apparition of this Mr. Burns troubled the calm. Miss Morpeth had announced him to Launay as a friend of her family whom she loved and respected as a father, but without explaining further the relations that bound her to him. It was not therefore without a certain discontent, mixed with jealousy, that Edward perceived the empire exercised by the new comer over Miss Fanny, and the tenderness they witnessed to each other. Also, he responded but feebly to the advances of Mr. Burns, who, on his side, held himself within the limits of a cold and inquisitorial dignity that piqued him.

Since his change of condition, he felt an extreme repugnance in speaking of his past, and the slightest investigation relative to his person or his life irritated him. Often, in the midst of the most animated conversation, a fact related, a word thrown out in passing, would stop short his gaiety.

One can conceive that he must have answered a few indirect interrogations addressed him by Mr. Burns, with so much curtness, as to choke any desire to renew them. The Englishman abstained, indeed, from that moment, from all questions; but, due no doubt to the influence the old gentleman exercised upon Miss Morpeth, the latter began, also, from this time to show herself less free and less tender. Edward, disquieted, sought an explanation from the young girl, but could obtain only broken words and tears.

On the evening following, when Launay found Miss Fanny in the parlor of the Carlsruhe he contented himself with saluting her, and went to a seat at the other extremity of the room. He could not pardon Miss Morpeth her submission to the will of this Burns whom he detested. As for himself, he felt only now how deeply he loved her. He had leaned above that soul, and had seen to its depth as in a limped fountain. There are purities so evident, candors so holy, that doubt cannot grow in their presence; we see them as we see the sun, without a thought of disputing them.

Edward, to escape the annoyances of a match-making mother, who had set her heart upon Launay as fair game for her daughters, had taken his sketch-book from the table, where he had left it after his walk in the morning, and began to pencil away at random. But his eyes and mind would involuntary turn toward the obscure corner where Miss Morpeth sat. At length, impatient at seeing no effort from her to encourage his approach, he threw aside his

portfolio, and began to promenade in strides about the room.

Madame Penscof, hoping to draw his attention to herself and daughters, took up the sketch-book, and fell into ecstasies over an Italian ravine that she was examining upside down; but, perceiving her exclamations thrown away, she passed the portfolio to her neighbor, who passed it again, after an admiring glance, until it made the tour of the circle and reached Miss Morpeth.

Although it was familiar to the latter, she turned

"A ridiculous sketch that I made in Switzerland," added he, and he tore up the leaf with an effort at humor.

Mr. Burns had followed all his movements with astonishment. He looked as if some particular memory had been awakened by what had just occurred. He seemed about to interrogate Launay; then, as if renouncing the design, he went out on the balcony.

Several days passed without changing the position of the lovers. It was clear that a mystery had

young girl sat with an open letter in her hand, which she seemed to read with deep emotion. She was weeping. At sight of her tears, forgetting all the coldness that had passed, Edward hastily approached Miss Fanny and pronounced her name. A look from Mr. Burns arrested him. But Fanny had seen and understood him: she held out her hand to him. Launay, transported, seized her hand and kissed it; then, realizing the presence of Mr. Burns, he reddened, inclined himself with graceful embarrassment, and said



DOGS ATTACKING AN ANTELOPE.—AFTER LEUTEMANN.

the leaves less for the designs than to have beneath her eyes something of Edward. She stopped mechanically at a study of rocks. Mr. Burns, who sat near her, and followed the leaves as she turned them, seemed surprised at sight of the subject!

"Ah! the Irglas!" cried he.

Launay, who was at the moment but a few paces away, turned with a convulsive tremor.

"Who told you this name, sir?" demanded he.

"It is written beneath," gently answered Fanny.

"It is an error; it is not the Irglas; I do not know the Irglas."

He took the book, and, looking at the design indicated:

dropped between the young people and held them apart; for if a secret possessed in common is a sort of link to bind two hearts together—possessed separately, it is a wall that love itself cannot overclimb.

One evening, when Edward returned from the mountain, he entered the main parlor and sat down with his elbows on the window-sill. As he sat and watched the Black Forest in the distance, with the night creeping up from below, and the tops of the immense trees bathed in the gold of the retiring sun, he heard a well-known voice that drew him from his reverie.

He turned quickly, and perceived at the other end of the parlor Miss Fanny and Mr. Burns. The

"Pardon, Miss Morpeth; but, seeing your emotion, I was not master of myself. I feared some ill had befallen you."

"Oh! no," she replied; "it was from joy that I wept."

There was a moment of silence, during which the two lovers remained *vis-a-vis*, confused, their eyes on the ground. The Englishman seemed to feel that, in such a circumstance, his presence was a cruelty. He cast upon the pair a look full of compassionate benevolence, and taking the letter from Miss Morpeth's hand, he left the room, after an amicable salute to Launay.

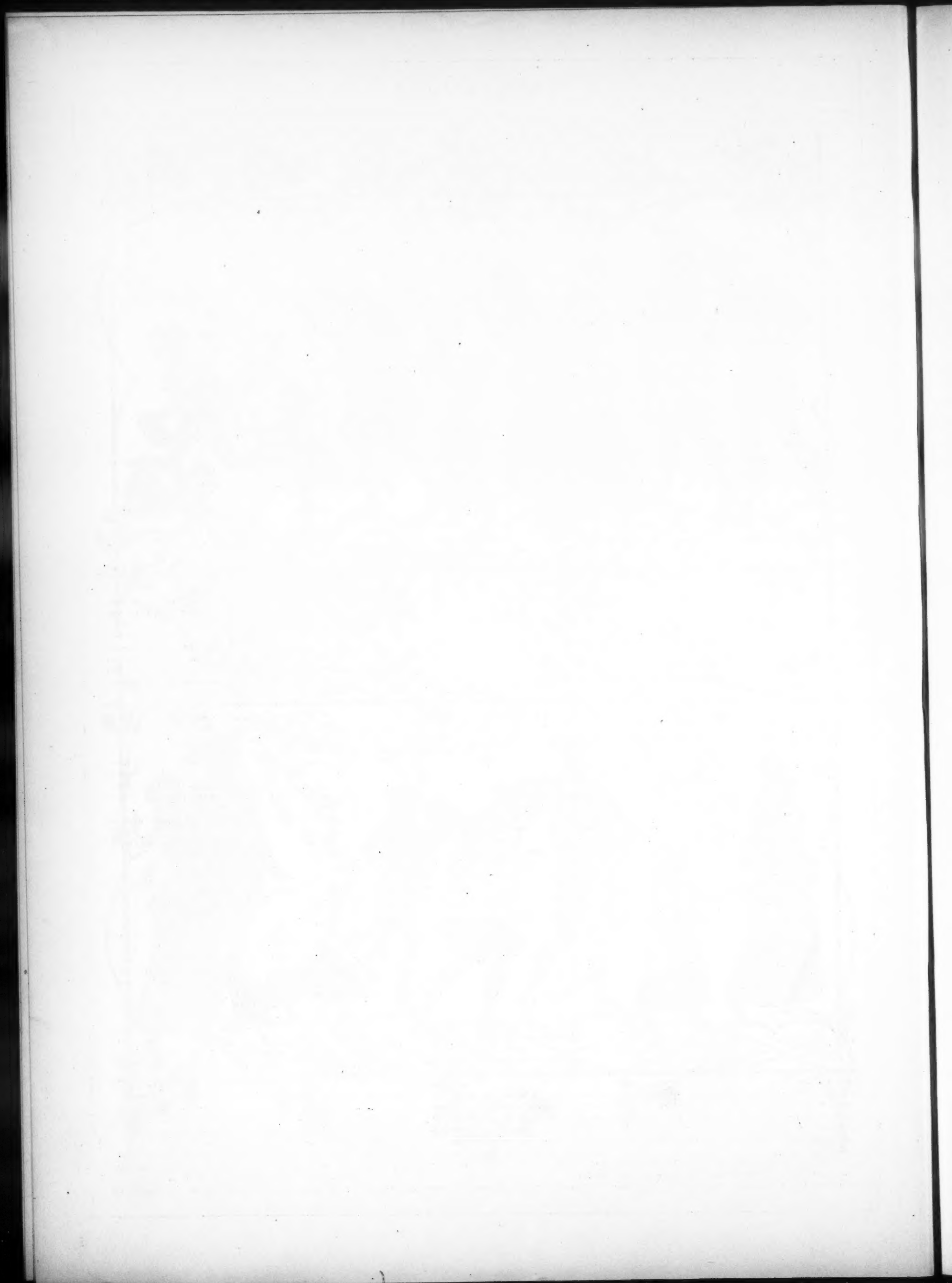
As soon as they felt themselves alone, by a com-



THE START
AND
THE RETURN.



Konewka.



mon attraction, they held out their hands to each other, and Edward seated himself beside the young girl.

"At last!" said Fanny. "It is long since you sat so near me."

"Why not have called me, Fanny? I awaited but a gesture."

"Ah! do not interrogate me; leave me to my joy to-day. I hope my happiness will not dry with my tears. I cannot live again the weeks that have just passed."

"Why, then, not escape all these contrarieties in which the heart embitters itself? Fanny, you know how much I love you. Will you leave for ever your hands in mine, as they are now?"

The young girl blushed and trembled; hiding her face on his shoulder:

"You know well that I will it," she said, in a low tone.

"Then why retard our happiness?"

"Know you if I am free?"

"Ah! I know the obstacle. Your family, noble and wealthy, oppose a too vulgar alliance."

"I have not said such a thing, Edward. But do not question me. I beg of you to ask me nothing."

"Well, be it so. Let us love without reflection, and let destiny do with us as it will. I can wait with confidence, if you are but near me; for you are my patience, as you are my happiness. Remain between me and my thoughts, for I am too sad. Nurse my soul. Shall it be thus?"

"It shall, Edward; but you, also, will you be more serene and calm?"

"Alas! I will try, Fanny. I promise you to try."

"And you will be kind with Mr. Burns?" demanded the young girl timidly. "You must, Edward."

"I will try that also."

"And I," cried she, in an exultation of joy and love, "I will pray God that our project may succeed."

Launay pressed her in his arms; and printing a kiss on her cheek—

"Pray, also, for me, Fanny!" said he.

III.

On the following morning, at day-break, Edward descended into the valley. The explanation of the previous night had produced in him a sort of revolution.

It is rare that the sight of a pure being does not recall us to honorable aspirations. Never had Edward so strongly felt regret for his past. Fanny's love caused him a sort of remorse. Knew she to whom she gave herself? Ah! why, why, had he not remained without reproach? It is true, then, that in all existence there comes a day, an hour, wherein faults committed rise up as ghosts around us; a day, an hour, wherein we learn that happiness and duty are two names given to one thing. Launay experienced all this, for his happiness itself had become to him a source of suffering.

His misery was not lessened by picking up, on the street, as he approached the Carlsruhe, a fragment of the very letter he had seen in Fanny's hand. On reading it, he found that it was an answer to detailed questions touching himself. The discovery of this letter filled him with anger. Choking with the agitation of rage and shame, he hastened into the hotel.

Miss Morpeth, who awaited him, smiled on perceiving him; but Launay advanced to the balcony where she was, without answering her smile.

"What is the matter, Edward?" demanded she, fearfully.

In reply, he held out the letter. She glanced at it, reddened, and dropped her eyes. Launay crushed the paper in his clenched hand.

"There are people so prudent as to refuse to open their hearts until one opens a credit account, after references, and whose love declares not itself save on a certificate of good manners."

"Edward!" cried Fanny, rising. But he heard her not.

"They prefer to believe the stranger they interrogate than the man whose entire soul belongs to them; suspicion forges the wedding ring, and they give affection only on a good hypothecating note. What think you of such people, Miss Morpeth?"

Fanny had heard him without a movement, only she had become paler as he proceeded. When he had done, she placed her hand gently on his arm, and in an accent indescribable, so full it was of grief restrained:

"I am not of those, Edward; you know it, for I loved you when I scarce knew your name. This letter was not addressed to me; it was not I who

demanded it. In reading it I wept with joy, because I read praises of you."

These words had been pronounced with such angelic sweetness; truth so convincing by its simplicity, grief so sincere and modest, were in her tone, that Edward was struck dumb. His resentment melted as snow before such submission. What anger would not be broken in presence of such tenderness! He took her hands, and pressing them, said:

"It is true. I am a fool—nay, worse—and you an angel. It was that man I should have accused, and—"

"Oh! do not judge him, Edward! Wait, wait until you know him better! Nay, nay, go," she gaily resumed, placing her hands over his lips, as he was about to speak. He kissed her fingers ardently, while she added: "I pardon you, but sin no more!"

"Fanny, why do you not place me on the same footing with Mr. Burns? You accord him favors that you refuse to me."

"What favors?"

"A thousand! For example, this scarf; it was he who gave it you; you would not carry thus a present from me?"

"What difference?"

"I do not see: why will you not accord me that joy? Let me give you a clasp for this scarf, Fanny. Each time I shall see you, I will say that you desire to establish a sweet equality between Mr. Burns and myself."

"By-and-by," answered the young girl, willing to cede.

"I will send it to you this afternoon," said Edward. At this moment some one entered.

An hour after, Launay searched the contents of a richly garnished casket, and drew out a magnificent cameo, which Fanny received the same day, with a note that contained only these lines:

"This is a family jewel; it belonged to my mother; it is she who offers it to her daughter."

As the young man had foreseen, these two lines dissipated the last scruples of the young girl, and when he descended in the evening into the parlor, where the guests of the hotel were assembled, he perceived Miss Morpeth's scarf clasped by the cameo. Edward thanked her with a look.

Soon after Mr. Burns entered. After saluting every one present, he approached Miss Fanny, and, as he leaned forward to speak with her, his eyes encountered the cameo, and he stopped short.

"What is wrong?" asked Fanny with surprise.

"Of whom did you buy this cameo?" he demanded, examining it more closely.

"I did not buy it," murmured the young girl, not daring to raise her eyes.

Mr. Burns made a quick movement of surprise.

"It was given to you, then?"

She did not reply.

"We will speak again of this. Only, be kind enough to trust me with it for a moment."

Miss Morpeth tremblingly detached it and placed it in his hands. He examined it with a singular attention. Suddenly a souvenir seemed to enlighten him. He pressed his thumb on a small protuberance at the side of the cameo, and it opened; he could not restrain an exclamation. He turned suddenly.

"Where did Mr. Launay get this jewel?"

"It was left him by his mother."

"He told you that?"

"He told me so."

The Englishman's brow clouded. His eyes were alternately turned on the cameo and upon Launay, who, placed at a distance, had seen nothing. With a sudden resolution he approached the group of guests.

At this time a Frenchman was speaking of the various dangers incurred by scientific expeditions.

"The dangers to which one is exposed in Europe are as great," observed Mr. Burns; "and but few travelers who have not risked life more than once. Not a dozen years ago, I, myself, was assassinated."

The women uttered an exclamation of fright and curiosity. All the chairs were drawn up, and the circle closed around Mr. Burns.

"It is a simple event, although it had for me most cruel results. After landing at Brest, I crossed Brittany in a post-chaise. I was alone, and carried 400,000 francs in notes. We had to cross an immense sandy flat, called the 'Flats of Saint Michael.'"

Launay, who had remained apart, trembled at the name just uttered. He raised his head and listened. The Englishman, who had glanced at Launay, continued:

"When we arrived at this point, the night was far

advanced. After running a long time in silence over the sand, the vehicle passed before a big rock, stooping in the midst of that plain like an Egyptian sphinx in the desert. 'The Irglas!' shouted the postilion, pointing with his whip to the enormous obstacle. We had passed the rock, when the post-chaise stopped; I heard a cry and the sound made by the fall of a man. I sprang to the door, but had time to see nothing. I fell back again into the carriage, my head broken, and bathed in my own blood."

A long murmur of horror interrupted him. He turned his eyes to Launay, whose paleness had become fearful. He resumed:

"When I came to myself, many days after, I learned that some fishermen had picked me up from the sand, where they had found the chaise pillaged and the postilion dead. I was three months recovering from my wound. Searches made for the assassins brought no result. I had reason to hope, for among the objects stolen was a casket that contained many jewels easy to recognize, and among them a cameo similar to this."

Mr. Burns showed the clasp. All were about to examine it, when Miss Morpeth uttered a cry. Every eye was turned in the direction her looks indicated; Edward Launay leaned against the wall, ready to fall.

"What is the matter?" cried the party.

Mr. Burns rose. "I can tell you—"

"Father!" exclaimed Fanny, springing towards him, her hands joined in supplication.

The Englishman paused and received her fainting in his arms. At this cry, the spectators looked round, stupefied. Launay heard it; he rose like a spectre, pressed aside those surrounding him, and perceiving Mr. Burns, who sustained his child:

"Her father!" repeated he, wanderingly. "Great heavens! her father!"

He cast a wild, staring look around him, then staggered toward the door, and disappeared.

IV.

After seeing his daughter recover sufficiently from the blow she had received, to assure him there was no danger, Mr. Burns had quitted her, and was walking with a pensive air in the chamber adjoining Fanny's, when the door opened and Edward Launay entered. Mr. Burns started with surprise and almost fear; but there was so much humility in the young man's attitude, that the Englishman was reassured.

"You scarcely expected me, sir?"

"True. Assassins usually show more prudence."

"I should have shown more were I an assassin. I hope to undeceive you, sir."

Mr. Burns shook his head.

"Ah! haste not to judge. The proof that I have not put my hands in blood is easy to give. At the time this crime was done, I was, and had been for a year, in the Southern seas. These certificates of service are credible, I believe."

The Englishman read the paper Launay offered him.

"Whence this cameo, then? Why your distress in listening to my recital? It is evident you knew of the crime, if you did not share in it."

"I accepted the legacy; there is my fault. Hear me, sir; my moments are precious."

Launay then related all that had passed from the revelation of Pierre Cranou. When he had finished his long confession, from which he omitted not a single detail, he presented Mr. Burns a portfolio and a casket.

"Your 400,000 francs have been deposited with the State. The receipts are here, with an act from my hand transferring them to you. The casket holds your jewels."

Mr. Burns examined the papers and the casket. Assured that nothing was missing:

"Sir," said he to Launay, with a certain embarrassment; "what you have told me is so strange, this restitution is so unexpected, that I know not if I should thank or reproach you. You did commit a grave fault."

"A crime! Ah! I seek not to weaken the truth! With my poverty disappeared my repose. A shadow followed me everywhere! Always a voice seemed about to ring in my ears: 'Return me what you have stolen!' I carried poison with me everywhere, resolved not to survive my shame, if discovered."

Launay ceased. For some moments he had seemed to suffer deeply, and he carried his hand frequently to his breast. After a short silence, he resumed:

"But what are all these details to you; the recital

of the temptations I resisted and at last yielded to can only interest myself. Your pardon. I retire."

He stepped toward the door, then stopped.

"We shall see each other no more," said he in a broken voice. "The farewell I now take may be as that of a dying man. Sir, I had hoped—Oh! that she might look at me again!"

He stopped and looked at Mr. Burns; but the latter had bent his eyes to the ground.

"I understand," said Edward, crushed. "You judge me unworthy of this last favor. Only those who are pure can demand pity."

He bowed and was about to depart, when Fanny entered. Her hair was in disorder and her eyes burned and flashed with the fire of fever. Launay uttered a cry. Mr. Burns ran to his daughter.

"What seek you, Fanny?" he cried. "Return."

"Ah! sir, do not deny me this last sad joy," said

Fear nothing. I will not accept the sacrifice of this angel; I cannot accept it. I would not live poor; have you thought I would live poor and dishonored? Take your daughter, sir. Do you not see that the poison was sure, and that I die?"

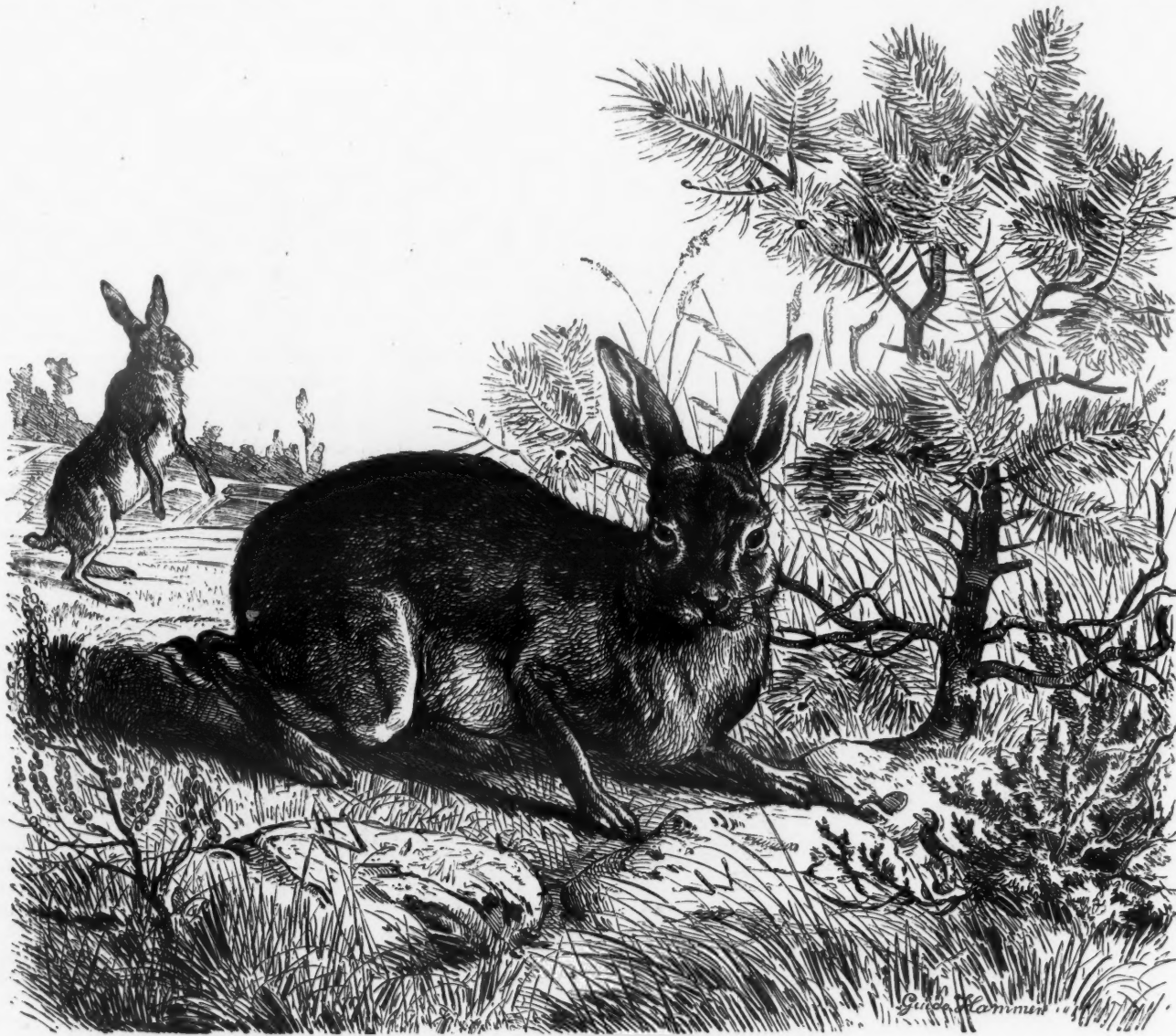
Fanny uttered a cry; she leaned toward Launay, whose knees began to sink beneath him, and caught him in her arms. Edward smiled, placed his hand over his heart, and letting fall his head upon her bosom, expired.

HALBERSTADT CATHEDRAL.

It seems not long—though in reality more years ago than we like to think—since we stood, one pleasant afternoon, on the northern slope of the Harz mountains, above Wernigerode, and looked off over the fertile plain toward the quaint, sleepy old town

in fancy, the dim old aisles re-echoing to the iron tread of the mail-clad *lansknachts* who, under Tilly and Wallenstein, Gustavus Adolphus and Mansfeld, alternately swept in ravage and desolation over the exhausted and terrified country; while, not many miles off, the bristling battlements of Magdeburg recall the most terrible and bloody picture—its sacking, by Tilly, in 1531—of that terrible and bloody struggle.

THE TEMPLE OF MINERVA.—Every tourist in Rome, prying about the narrow, dark, but populous streets at the back of the Forum and Baths of Constantine, or in the full career of his *vettura*, on the way to the Coliseum, has, at some time or other, chanced on the picturesque bit of ruin given in our illustration. The two columns probably belonged to the *Forum Transitorium*, in the center of which



HARK!—AFTER HAMMER.

Launay. Fanny burst into tears. He turned toward her.

"Miss Fanny, be blessed for ever for these tears. I dared not hope to see you again."

"I have heard all!" she sobbed.

"You scorn me then?"

For sole reply, she ran to his arms. Launay held her there until Mr. Burns, recovering from the stupor caused by her sudden movement, seized his daughter's arm violently and tried to tear her from the embrace of Edward; but Fanny resisted.

"Leave me, father!" she exclaimed, deliriously. "I have promised him. I will not leave him."

"Fanny, you are mad. Sir, on your head, release your hold upon that girl!"

"Hear me, father. Abandon me and let me follow him. Say that to-day I died: this white robe is my shroud. Adieu, my father, your illustrious name shall not suffer. I am no more the daughter of a prince, but the wife of Edward Launay."

Mr. Burns could support this spectacle no longer. Carried away, he seized Fanny with one hand and raised the other menacingly at Edward.

"No violence, sir," said the latter, with an effort,

of Halberstadt, whose gray towers and walls were just lit up by the last rays of the setting sun. We were a peripatetic, but, just then, very foot-sore party of Berlin students, on a foot tour through the Harz; and the next morning, tired of scrambling about the Brocken and the Rosstrappe, the writer took his ticket and a place in the second class at the Halberstadt station, for Magdeburg and Berlin. Before leaving, however, we had time for a glance at the old Cathedral, one of the most beautiful specimens of mediæval architecture in North Germany. It is in very pure Gothic style, large, and extremely solemn and impressive in its whole aspect, both within and without. One of the most interesting objects in the interior is a magnificent screen, in florid Gothic, separating the nave from the choir; and among the art treasures it has to show are some fine old pictures of the early German school—in particular a Crucifixion, by Raphon, dating from 1510. The cathedral itself was begun as early as the middle of the thirteenth century, and finished about the middle of the fourteenth. The whole neighborhood, to the historical student, is redolent with associations of the Thirty Years' War. It needs no great imagination to hear,

stood the Temple of Minerva; and the bit of portico, now extant, appropriately bears on the front of the attic, above the frieze, a full length statue of the goddess. The columns, in the engraving, appear at little more than half their real height; as the ground is filled up many feet high by the ruins of ancient buildings and the accumulated rubbish of ages. The sculptures of the frieze are very interesting and beautiful, typifying the arts practised by Minerva; and the whole ruin, though of a late period in art, is one of the most valuable among the fast crumbling relics of antiquity in the Eternal City.

MAGDALEN, BY CARL HÜBNER.—This artist is especially skilful in scenes of domestic life with all their quiet humor and simple pathos. In the present picture we have the settled sorrow and life-long repentance of a soul which has loved not wisely but too well. Doubtless the consolations of contemplative piety are often soothing to a spirit tortured, like poor Magdalen's, with bitter shame and remorse; but is that the healthiest religion which leaves it no other resort—the most enlightened society, that which forces it from every other hold?

THOUGHTS ABOUT ART.

SELF-RELIANCE is one of the first lessons a young artist has to learn, in working directly from nature. He is to get all he can from the natural scene, but to be thoroughly independent of it, and only submit to its guidance just so far as may assist the truth of his work. All slavish Chinese imitation of separate bits is death and destruction to the whole picture. Nor must any reader misunderstand the reason for this most essential of all principles. The object of every artist who takes his canvas out of doors is to get more truth. It is true that Nature offers us a continual feast, yet it would argue but a slight appreciation of the delicacy of her banquet if we were to mingle all her most exquisite dishes into one abominable mess. We are not to mix together discordant and contradictory truths, and mere ocular imitation is sure to do so. What there is of simple imitation in good painting from nature is really very slight, for it is modified first by constant obedience to the memory, often in direct opposition to the facts immediately before our eyes; and farther, it is overruled by the necessity of compromise in all translation of nature into art, a necessity occasioned by the difference in point of light between flake white and the sun, and the difference in point of depth between ivory black in broad daylight and the intense vacuity of natural darkness. None but very simple people ever imagine that the most accurate work from nature is to be accomplished without very great reliance on the memory and considerable effort of the intellect. It requires, no doubt, great

delicacy of hand and infinite clearness of vision, but it requires, in addition to these, much of that strength of memory, and all that knowledge of the resources of art, which are essential to the painter who works exclusively in the studio. Hence, the very curious and interesting truth, that a painter who can produce a good picture in a studio from slight memoranda is more likely to paint well from nature than one who has never done anything else, because he has acquired the habit of self-reliance, and can hold straight on his own path without being allured away from it by the attractions of the ever-changing subject.

The artist who paints from nature must be content to produce little, if he cares for accuracy. Watch a careful painter at work, and you will find his time incessantly divided between two distinct acts—looking at nature, and putting down what he has seen. First, the retina must receive a strong impression, and then, whilst this remains quite vivid in the memory, it must be got into color. But this looking at nature occupies as much time as the actual work of painting. An artist, therefore, who works directly from nature, in the pre-Raphaelite manner, must spend twice as much time on his picture as if he did it from memory and invention in the Turnerian manner. When we take the nature of the two procedures into con-

sideration, there is nothing surprising in this difference.

And it needs hard looking to see the subtlety of a natural line. The difference between the active looking of a highly-trained painter at work from nature, and the mere passive, indolent looking of the people who presume to judge of his work, is something quite wonderful. It is at least as great as the difference of muscular exertion between a trained Cambridge rower pulling at speed in a eight-oar, and a lady lolling in her carriage. It is this difference between active and passive looking which accounts for so much ignorance of the commonest natural phenomena on the part of people who live constantly in their very presence. Of all the boatmen on the French rivers, how many do you think would recognize the truth of Turner's river painting? Of all the farmers and peasants in the Highlands, or in Switzerland, how many are competent judges of mountain drawing? These good people have the facts before their eyes every day, and all day long; but they only look at

are eaten and drunk down to the last drop and crumb, how very sour and indigestive they often prove, and how sadly we wish that we were to begin all over again, and had our fun still before us! But it helps us over much of the sadness of this life to take things humorously. That clever and good fellow Konewka (he is clever, that's plain enough, and he must be a good fellow) evidently thinks so; and with his queer, tantalizing, yet satisfying black pictures, contrives to read us a quaint little homily on the fleeting nature of human pleasure, in the most genial fashion.

What a future of fun—what an unmitigated "lark" all these good people promise themselves, as they start out on a holiday morning, utterly oblivious of those dismal things—evening, weariness, satiety! How smartly they step off—papa and his eldest son, mamma and her eldest daughter; and what an amount of extra vitality the children are wasting—foolish young ones—on doggie and doll, and windmill! And then how "stale, flat, and unprofitable" matters look

to them as they trudge homeward in the evening, thinking, no doubt, that junketing is not half such good fun as they fancied, after all! Observe, in especial, the leaden, lagging heaviness of the sleepy little girl, the shakiness of poor granddad's tottering knees and the absence of starch in the puppy's tail and general demeanor. But the kindly artist does not leave us altogether unconsolable, for cheerily bringing up the rear come the two lovers for whom life is all morning, and dullness and fatigue things entirely unknown—serenely wandering on in that tranquil beatific vision



HALBERSTADT CATHEDRAL.

them passively, not actively; and so they never see them at all. Of course, the landscape painter himself looks at very many things quite passively also. Put a landscape painter and any lady of ordinary powers of observation into a ball-room, and it is probable that the landscape painter would only passively receive a most confused impression of a great quantity of muslin, and lace, and jewelry; whereas, the lady, unless quite exceptionally indifferent to such matters, would look at it all actively, and by the time the ball was over, be able to describe with wonderful accuracy and minuteness the dress and ornaments of half the ladies there. The fact is, we all look actively at things which interest us, but only from the point of view of our especial interest, and the impressions we receive are determined for us by our mental state. —Gilbert Hammerton.

THE START AND THE RETURN.

EXPECTATION and fulfillment—prospect and retrospect—that is the whole story of earthly joys; an old, old song, and rather a sad one at that. How nice cakes and ale always look in anticipation—how crisp and appetizing the one, how sparkling and foamy the other! And then, when the good things

in which, as dear old Schiller hath it:

"The eye beholds all heaven opened—
The heart dissolves in ecstasy!"

And thus the last note in this plaintive yet humorous little melody is one of hope and joy.

EDMUND SPENSER.

ANNETTE L. NOBLE.

ASK the next five persons whom you meet to tell you what they know of the author of "The Faerie Queene," and unless the five are persons of more than ordinary intelligence, you will be surprised at the ignorance of four. With a vague idea that Spenser's shade is to be invoked from the dark ages, they will sum up their knowledge in the assertion that he wrote *old English*; and in regard to understanding that, many feel as do others in tracing their pedigree: if the popular vernacular is their mother tongue, *old English* must be their etymological grandmother. They would rather stop at the present day.

Spenser began his career in the golden age of English literature—the reign of Elizabeth—a time when England's thinkers were England's noblemen.

Of the poet's earlier days, what has been said has been as often contradicted. According to the date on his monument, he was born in 1510, but the best authorities now agree that he was born in London nearly a half century later. In time he was sent to Pembroke Hall, Cambridge, where, competing for a fellowship with Andrews (afterwards Bishop of Winchester), he was defeated. He left the university by reason of poverty, and soon after fell in love, as poor and unfortunate geniuses are ever prone to do. The "Shepherd's Calendar" and poems to his "Rosalind" were then in order. Love became the herald to fame; men of letters and of influence began to recognize his talent, and soon Spenser was blessed with friends faithful to his interests and powerful in their own. A pretty story (not well authenticated), runs like this: "To Sir Philip Sidney, poet, warrior and statesman, Spenser carried a canto of the 'Faerie Queene.' Sidney was much surprised, and is said to have shown an unusual kind of transport at the discovery of so new and uncommon a genius. After he had read some stanzas, he turned to his steward and bade him give the person that brought the verses fifty pounds; and upon reading the next stanza, he ordered the sum to be doubled. The steward was no less surprised than his master, and thought it his duty to make some delay in executing so sudden and lavish a bounty; but upon reading one stanza more, Sidney raised his gratuity to two hundred pounds, and commanded the steward to give it immediately, lest, as he read further, he might be tempted to give away his whole estate."

Spenser, in time, was chosen poet laureate; but it was "an outward honor for an inward toil." Elizabeth's Lord High Treasurer neglected, if he did not ill-use the poet. Tradition tells us that once, when the queen would have given Spenser a present of a hundred pounds, Burleigh protested, saying: "What! all this for a single song?"

"Then give," said Her Majesty, "what is reason."

The Lord High Treasurer saw reason in *nothing*; and the expectant poet awaited a present that was not forthcoming. One day Spenser sent the queen the following lines:

"I was promised on a time
To have reason for my rhyme;
From that time unto this season,
I received nor rhyme nor reason."

Elizabeth received the epigram, Burleigh a rebuke, and Spenser his money.

In 1579 the poet was sent abroad by the Earl of Leicester. He traveled over the continent at a time when the whole country was alive with arms; and yet the cultivation of arts was at its height. Spenser had hitherto studied men and motives; now the world without began to seem less like a dissolving picture. When Lord Grey became Deputy of Ireland, Spenser was appointed secretary. Through the influence of Sir Philip Sidney, he obtained a grant of three thousand acres on the beautiful river Mulla, in the county of Cork, with a home in Kilcolman castle, an ancient stronghold of the Earl of Desmond. This was the last of Sidney's many proofs of friendship: the illustrious author of the *Arcadia* died, a few months later, from wounds received in the battle of Zutphen. Poetry seldom goes hand in hand with politics; but Spenser's discourse on "the state of Ireland" evinced his practical knowledge and fitness for his position as secretary. Sir Walter Raleigh, then a captain under Lord Grey, became a firm friend of the poet. In the poem, "Colin Clout's Come Home Again," Raleigh is described under the name of the *Shepherd of the Ocean* and it was to the "Right Noble and Valorous Sir Walter Raleigh, Knight," that Spenser wrote the letter annexed to the "Faerie Queene," expounding his "whole intention in the course of the work."

Spenser's entrance into Ireland was the opening gate into a new realm. From the sound of titles and the glitter of diamonds, from the lords and ladies of Elizabeth's court, he went to the contrast of a people devoid of all luxury, but bold in the simple grandeur of a life true to nature—a people strong in love of country, and, though rude in thought and habit, cherishing stately superstitions and a spirit of proud melancholy romance. To the associations of such a nation, soil, and climate, may be traced many of the characteristics of Spenser's poems; for here, in the old castle, he wrote the greatest of his works.

The "Faerie Queene" was the legitimate offspring of the age in which it saw the light; the gorgeous

superstructure of fancy, legend and brilliant allegory had only the virtues and passions for corner-stones, yet, by the master-builder, the commonplace was transformed into the immortal. Men have not grown less imaginative in the last three centuries; they are as keen in detecting analogies of beauty, but allegories are things of the past. Faith is faith now—not "Fidelia arrayed in lily-white." It has been said that to read the "Faerie Queene" as one ought, is to read it as a child does a fairy tale, following the story only, and making no attempt to trace the allegory which is sometimes forced—always obscure. Be this as it may, none need read Spenser with disappointment. The thoughtful man will recognize truths that lose neither in strength nor sublimity because he finds them personified; the child may slip his hand into the quaint old poet's and step with him into a very wonderland. To the man, the Red Cross Knight is the embodiment of holiness; to the child, who remembers the two days fight with the Dragon, he is a second Jack the Giant Killer. For in all reading, the old Persian saying is verily true:

"Each is bounded by his nature
And remains the same in stature;
In the valley, on the mountain,
With a poor hand or a richer
You can only fill your pitcher."

Critics have attributed many of the faults of the "Faerie Queene" to the author's admiration of the Italian poets. He brings into his poems the prominent characters of his day, just as Dante wrought into his works the deeds of the men about him. A celebrated painting represents Spenser in an antique room of his Irish castle; an attendant is reading Petrarch aloud, and, sharing his master's enthusiasm, has sprung to his feet and reads with hand uplifted, while Spenser sits spell-bound. Now, in executing original designs, it may be true that Spenser studied models, but to say the later poets have drawn from him would be a narrow assertion. In truth England's latest poet laureate has been accused of modeling after the laureate of Elizabeth's reign. Nowhere in Tennyson can there be found a servile imitation of Spenser, but there is often a something that makes them seem strangely akin—the touch of genius, perhaps, that in common men we call the "touch of nature." Take Tennyson's "Two Voices," and read with Spenser's "Case of Despair;" one poet will seem to echo the other. In many phrases, in the turning of a period, sometimes in the spirit that permeates a whole poem of Tennyson's there will be a resemblance to Spenser—a resemblance you cannot analyze.

Of Spenser's shorter poems we have no time to speak. His "Ruins of Time" was dedicated to the beautiful Mary, Countess of Pembroke, who was Sidney's sister. Others of his poems were "The Tears of the Muses," "Virgil's Gnat," "Mother Hubbard's Tale," "Ruins of Rome," and "Visions." Also a collection of eighty-eight sonnets called *Amoretti*—being Spenser's own love experience in the courtship of his wife, Elizabeth, whom he seems to have adored. "The Epithalamium," inspired by their marriage, is the best known of his minor poems. His description of the bride, as she stands at the altar, is exquisite, beginning thus:

"How the red roses flush up in her cheeks,
And the pure snow with goodly vermil stayne,
Like crimson dyde in grayne."

But to go back to the poet's life. Spenser in youth and health was strong in powerful friends; Spenser in middle life had outlived his friends, and the tide of his prosperity began to ebb. First came neglect and insolence from abroad; then domestic troubles. In a fearful insurrection of the people, the old castle was burned to the ground—one of his children perishing in the flames. Reduced to poverty and overcome with grief he returned to England, and, utterly disheartened, awaited death in the spirit of his own words:

"What if some little payne the passage have,
That make's frayle flesh to fear the bitter wave!
Is not short payne well borne that brings long ease,
And lays the soule to sleepe in quiet grave?
Sleepe after toill, port after stormie seas,
Ease after warre, death after life, doth greatly please."

Spenser waited not long. A sorrowing people soon gathered his body into that "garner of England's greatness," Westminster Abbey; and Spenser found "sleepe after toill—port after stormie seas."

COURAGE consists not in blindly overlooking danger, but in seeing it, and conquering it.—*Richter*.

OUR BOOK-TABLE.

SOMETHING TO DO. A novel. Boston: James R. Osgood & Co., 1871.

In this curious, but not unattractive work, we read the lives of two sisters; the one patient, thoughtful, self-devoted and industrious; the other impulsive, poetic, high-spirited, and artistic, but both trained by a refined and intellectual man—their father—and both staunch, noble women. The younger sister marries a seemingly fine fellow, only to discover that he has, long before the marriage, betrayed and deserted an innocent girl, and in her agony quits him and goes upon the stage under a feigned name. After much and varied experience as an actress, discovering that her husband is less guilty than she had supposed she returns to him; mutual forgiveness seems to smooth the way to a happy future, when the repentant husband is killed by a railway accident, and the wife dies of the shock, aided by excitement and over exertion. The elder sister, pursuing the even tenor of her way, has married an honest and "progressive" young physician, and her main agency in the book besides lecturing her sister and making her husband happy, seems to be that of converting to higher impulses a very fascinating, but far from straight-laced ballet-dancer of an impossible pattern, who has been a sort of rival of the dramatic sister. The sorrows of the deserted victim of young Stacy's vacation sentimentality, and the strength of a young physician—an intelligent and high-principled man, married to a commonplace wife—against his passion for a young girl in the neighborhood—piece out the story.

"Something to Do" is a very young book; not precisely in thought and style, though in these there are traces of a certain juvenility and immaturity, but in artistic construction and knowledge of the world. Without setting out precisely to preach any special and exclusive theory, the author has managed to broach, in the conversation or actions of her personages, three or four of the most subtle and profound of social and religious questions: our relation to, and reliance on a protecting Providence—social independence and unconventional adherence to duty—the obligations of uncongenial married people—the status of the woman who, sinning, would yet return—the position of a wife in face of a former and unatoned treachery of her husband towards another woman—and the like thorny matters. To these questions her answers, whether expressly or by implication, are somewhat vague, yet we may infer that, on the whole, they are such as would be dictated by the highest morality and the most refined taste. The glaring fault of the book—the quality of which, for want of a better name, we have called *youthful*—is its lack of artistic relief and subordination, and of dramatic construction. Yet the book has a certain interest; its tone is high and its tendency good; and the author has laid out on it an amount of clear New England hard thinking and honest good will, enough, with better artistic guidance, to make a far better book.

A TERRIBLE TEMPTATION. Part I. By Charles Reade. Boston: James R. Osgood & Co., 1871.

Like all Charles Reade's books this promises to be spirited in dialogue and vivid in description, while it displays all the author's affectations both in thought and style. In this number we have no taste of the horrors for which he has been so sternly taken to task by the press; and for this and other good reason, we prefer to postpone comment on the work till its later development.

ALFRED THE GREAT. By Thomas Hughes. Boston: James R. Osgood & Co., 1871.

A hearty, manly book; learned, familiar, and picturesque, all at once. It professes to tell the story of the good old English king, and does it; but with this the author has intermingled an amount of comment on modern English life and politics, in his bluff, downright, yet thoughtful way, which makes the book, as the writer intended it to be, eminently instructive to young people of a reflective turn and to their elders as well.

GINX'S BABY. Boston: James R. Osgood & Co., 1871.

A capital political satire on the evils of English red-tape, or red-tape in general, with plenty of fun to spare on the pragmatic bigotry and jealousy of opposing sects. The book can never have a wide influence in America, clever as it is, since the humor is too inextricably mingled with the minutiae of scene and *dramatis personae*—the petty details of English poor-law and parochial management—to us nearly as foreign as the domestic affairs of the Kamshatkadales.

PIKE COUNTY BALLADS AND OTHER PIECES. By John Hay. Boston: James R. Osgood & Co., 1871.

Were we as tedious as a king we could find it in our heart to bestow it all on the reader, in trying to say all we think of these ballads; but, as in the late great trial, what man, not illiterate or under duress, but has made up his mind in the matter long ago! Suffice it that they are manly, thoughtful, tender, and pervaded by a peculiarly delicate fancy and subtle humor. As an instance of a peculiarly sweet and fanciful bit which the reader might possibly slip over, we delight in quoting the following from "How it Happened:"

"And when you are old and lonely,
In Memory's magic shine
You will see on your thin and wasting hands,
Like gems, these kisses of mine.
And when you muse at evening
At the sound of some vanished name,
The ghost of my kisses shall touch your lips,
And kindle your heart to flame."

CONDENSED NOVELS BY BRET HARTE. Boston: James R. Osgood & Co., 1871.

Caricature is hardly fair literature and may, in a general way, be excused or condemned as it hits off the glaring absurdities of a bad author or exaggerates the minor faults of a good one. Thus in the present book (which by the way is amazingly clever and sharp in its satire), we laugh heartily over the droll mawkishness of Lothaw, while we are inclined to make rather a wry face over the travesties of Dickens and Reade. But *de gustibus*, etc.: he who pays his money may choose his own victim for scarification; and, after all, a good laugh does no one any great harm.

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Mutual Life Ins. Co.,

251 BROADWAY, N. Y.

Assets, . . . \$2,000,000

All Approved Forms of Insurance Issued.

All Policies Non-forfeitable by their terms.

Liberal Modes for the Payment of Premiums.

ANNUAL DIVIDENDS.

The entire profits of the company will be divided equitably among the Insured.

W. H. PECKHAM, President.
 WM. T. HOOKER, Vice-President.
 L. McADAM, Secretary.

GOOD
INSURANCE

GRANTED BY

The Northwestern Mutual Life

OF MILWAUKEE, WIS.

Assets, - Nine Millions.

PHOENIX
Mutual Life Insurance Company
OF HARTFORD, CONN.

ASSETS, . . . \$5,500,000.

Issues all Forms of Life and Endowment Policies on ALL CASH or Half Note Plan.

Nearly all Restrictions on Business and Travel Removed.

Dividends have uniformly been fifty per cent. on the full amount of Premium paid.

Dividends may be applied to increase the Insurance, or to reduce the Premium, as the applicant may elect.

J. F. BURNS, Secretary. E. FESSENDEN, President.

Branch Office: 153 Broadway, N. Y.

A. C. GOODMAN, Resident Director.

CONTINENTAL
Life Insurance Co.

OF

HARTFORD, CONN.

INCORPORATED MAY, 1862.

Assets, January 1st, 1871, . \$2,080,260.20
 Ratio of Assets to Liabilities, . \$150.41

THE ORIGINAL "CONTINENTAL."

Issue all desirable forms of Policies.
 Part Note, with Percentage Dividends.
 All Cash, with Contribution Dividends.
 Extra Risks Pay Extra Premiums.
 No Days of Grace Allowed.

SAMUEL E. ELMORE, President.
 F. D. DOUGLASS, Secretary.
 H. R. MORLEY, Actuary.
 P. M. HASTINGS, M. D., Med. Examiner.

EMPIRE MUTUAL
Life Insurance Co.

OF NEW YORK.

No. 139 BROADWAY.

OFFICERS:

President, Vice-President,
 G. HILTON SCRIBNER. GEORGE W. SMITH.
 Secretary, Actuary,
 SIDNEY W. CROFUT. LEM'L H. WATERS.
 Medical Examiner, Suft. of Agencies,
 THOS. K. MARCY, M. D. EVERETT CLAPP.

ORGANIZED APRIL 3 1869.

SUCCESS THE CRITERION OF EXCELLENCE.

The EMPIRE MUTUAL has achieved a success almost unprecedented in the history of Life Insurance.

No. of Policies Issued - - 3,349.
 Covering in Risks, - \$7,813,850.00.
 Premiums, - - - \$369,047.23.
 Assets, over - - - \$350,000.00.

REPUBLIC
LIFE INSURANCE Co.,

CHICAGO.

NEW YORK OFFICE: 409 BROADWAY.

CAPITAL, . . . \$5,000,000.

H. LASSING, Manager.

OFFICERS:
 JOHN V. FARWELL, President.
 A. W. KELLOGG, Vice-President.
 PAUL CORNELL, Second Vice-Pres't.
 ORREN E. MOORE, Secretary,
 I. N. HARDIN, Treasurer.

DIRECTORS:
 J. V. FARWELL, ANSON STAGER,
 PAUL CORNELL, W. S. CARTER,
 CHAUNCEY T. BOWEN, I. N. HARDIN,
 C. B. FARWELL, T. M. AVERY,
 LEONARD SWET, C. M. CADY,
 WILLIAM BROSS, W. T. ALLEN,
 F. D. GRAY, H. A. HURLBUT,
 A. C. HESING, GEO. C. SMITH,
 H. W. KING, G. B. MEERKE,
 C. M. HENDERSON, S. M. MOORE,
 S. A. KENT, A. W. KELLOGG.

STOCK PLAN: LOW RATES.

"It is needless and expensive to pay out money or notes to a Life Insurance Company for the purpose only of having the same returned."—Hon. WILLIAM BARNES, late Superintendent Insurance Department of New York.

UNITED STATES
LIFE
Insurance Company,

Broadway, cor. Warren St.,
 NEW YORK.

INCORPORATED 1850.

Cash Assets, nearly \$4,000,000

The Principal Features of this Company are
 ABSOLUTE SECURITY,
 ECONOMICAL MANAGEMENT, and
 LIBERALITY to the INSURED

ALL FORMS OF
 Life and Endowment Policies
 ISSUED.

JOHN E. DE WITT, President.
 DANIEL W. LEEDS, Secretary.
 WM. D. WHITING, Actuary.

PUBLISHERS' CORNER.

THE VALUE OF STATE SUPERINTENDENCE.

STATE supervision of the insurance interests seems to be the absorbing topic among companies at the present time. At the recent convention the subject was brought to the attention of the delegates in a better light than ever before, but the question was not settled there, nor will it probably ever be settled elsewhere, "how far it is expedient for State departments to control companies?" Doubtless a bold and fearless superintendence of the companies is beneficial, but there is an opportunity offered for an abuse of the privileges, which the office confers, of the gravest possible nature. Mere politicians may fill the office—men unfit to manage even a country caucus—and the interests of many a poor and confiding policy-holder may be hazarded by his reliance, first on the company, and, secondly, on the authority of an endorsement of a State Superintendent, which might prove to be weaker than the company itself. These facts suggest themselves, since it is evident that, in nearly every state and territory, there will be, ere long, an insurance department, with more or less power, and with more or less brains, ostensibly created from the best of motives, but which may prove a great curse to the community.

By the new law of Massachusetts, power is given to the commissioner to investigate the affairs of any company doing business in that State. Already the rumor comes that some of the companies which Superintendent Miller has been investigating and pronounced "worthy the confidence of policy-holders and the public," will be the first to receive a visit from the Massachusetts Commissioner; and if that State can send an examiner to probe to the bottom the affairs of any company, what reason will there be to prevent every other State from doing the same thing? And there would then exist the most hopeless chaos in the shape of conflicting reports, contradictory revelations, and, above all, a distrust which would be, in its results, disastrous to the insurance interests of the country.

Two companies have been wound up and discontinued in this State. One more has voluntarily reinsured its risks. Nearly every other company has had its investigation, or professes to desire one as speedily as possible, and if its capital is impaired there are plenty of men who seem willing to increase the stock to such an amount as will enable the company to come out unscathed. Favorable reports have been given of the condition of the Knickerbocker, the Metropolitan, the Anchor, the Merchants, the Asbury and several others. What if it should appear that the opinion given in regard to these companies might be reversed by the superintendent of another State?

The inducements to make a test of the affairs of a large company rather than a small one, are obvious enough, for there is neither gain nor glory in fighting small game. The result might be that a dozen or more states might be examining the affairs of one company at the same time, and a feeling be created, in the minds of the public, which would be detrimental to the company, even though perfectly solvent. There is reason to hope that this state of affairs will not exist, and that the late gathering of the different commissioners, in our city, has done much to do away with the jealousy of the departments of the different States. If there must be a concentration of the life insurance business, let it by all means be done before all the accumulations of the companies are absorbed by expensive examinations and special endorsements by the superintendents.

The press has done much towards enlightening the public on the matter of insurance, and it should be its province, acting as a careful censor, to watch the action of the different States; and, if there is aught of good in this matter of superintendence, to speak boldly in its favor, but if in its results it prove to be baneful, then should the press rise in its fullest power and concentrate its efforts towards the welfare of the sound companies and the best interests of the insuring public.

LOCKWOOD & CO.

BANKERS,

92 BROADWAY.

THE Congress & Empire Spring Waters OF SARATOGA.

(now, as ever, superior to all others of the locality.) are nature's best remedies for BILIOUS HEADACHE, DYSPEPSIA and CONSTIPATION, and sure preventatives of all bilious disorders. Try them. Buy only the bottled waters. None genuine on draught. For Sale by Druggists generally.

At our General Mineral Water Depot all varieties of Natural Waters for sale at proprietors' prices, delivered free in New York, Brooklyn and Jersey City. CONGRESS AND EMPIRE SPRING CO., Saratoga Springs, N. Y., and 94 Chambers St., New York City

LIFE INSURANCE.

ÆTNA Life Insurance Co.,

OF

HARTFORD, CONN.

ASSETS, JANUARY 1st, 1871,

\$15,120,686 12.

ACCIDENTS

WILL HAPPEN.

INSURE IN THE TRAVELERS Life & Accident Ins. Co. OF HARTFORD.

The Connecticut MUTUAL LIFE INSURANCE Co. OF HARTFORD, CONN.

Assets, Dec. 31st, 1870, - \$30,915,957.02.
Total Death-Claims paid to date, - \$11,316,351.26
Total Amount of Insurance Outstanding, over - \$18,265,762.00
Dividend payable to its members in 1871, - \$4,250,000.00

OFFICERS:

JAMES GOODWIN, President.
Z. PRESTON, V.-Pres't. E. B. WATKINSON, V.-Pres't.
W. S. OLMSTED, V.-Pres't and Treas.
J. L. GREENE, Sec.
E. W. BRYANT, Act'y. L. S. WILCOX, M.D., Med. Ex.

This Company is characterized by great economy in management; careful selection of lives; and by highly profitable results from its investments; and it grants all desirable forms of Life Insurance upon strictly equitable terms, and at the cheapest attainable rates of cost.

NEW ENGLAND

Mutual Life Insurance Co. OF BOSTON.

(ORGANIZED IN 1843.)

THE OLDEST MUTUAL LIFE INS. CO. IN THE UNITED STATES.

Cash Assets, - - \$8,000,000.00

Every Description of Life and Endowment Policies Issued.
All Policies Non-Forfeitable.

J. M. GIBBENS, Sec'y. B. F. STEVENS, Pres't.
S. S. STEVENS, Agent,
110 Broadway, New York.

SECURITY

Life Insurance and Annuity Co.,

31 and 33 Pine St., New York.

ASSETS, - - - - - \$2,400,000

INCOME, - - - - - \$1,400,000

Successful Progress of the Company:

New Policies.	No. of Policies issued each y'r.	Gross Receipts.	Amount Insured by New Policies.	Total Gross Assets.
Year 1862,	211	23,423	489,000	122,857
" 1863,	888	80,538	1,919,550	160,092
" 1864,	1,403	149,411	2,819,743	249,811
" 1865,	2,114	221,827	4,841,280	425,027
" 1866,	3,125	603,651	7,526,509	751,398
" 1867,	4,094	880,000	9,070,805	1,286,390
" 1868,	4,380	1,055,000	11,561,000	1,854,570
" 1869,	6,358	1,408,525	17,062,590	2,377,612

No Restrictions on Travel.
All Policies Non-Forfeitable after Three Annual Cash Payments.
Every description of Policy issued on the most favorable terms.

ROBT L. CASE, THEO. R. WETMORE, President. Vice-President.
ISAAC H. ALLEN, Secretary.
REUBEN H. UNDERHILL, Counsel.
DR. STEPHEN WOOD, Medical.
DR. SAMUEL SEXTON, Examiners.

RAILWAY

PASSENGERS' ASSURANCE COMPANY OF HARTFORD, CT.

Issues Tickets of Insurance against

ACCIDENTS.

J. G. BATTERSON, Pres't. C. D. PALMER, Sec'y.

This Company has Paid in Losses

\$152,721.74 for \$990.70

Received in Premiums,

Cash Assets, - \$426,165.29.

ECONOMICAL MUTUAL

Life Insurance Co.

PROVIDENCE, R. I.

The only Life Insurance Company of Rhode Island. Premiums Non-Forfeitable from the First Payment. Officers of the Army and Navy Insured without Extra Charge. Policies Issued on the Lives of Females at Table Rates.

OFFICE FOR EASTERN NEW YORK:

157 BROADWAY, NEW YORK CITY

W. T. OKIE, General Agent.

SIMON S. BUCKLIN, Pres't.

C. G. MCKNIGHT, Vice-Pres't.

WM. Y. POTTER, Secretary.

NEW YORK

LIFE INSURANCE COMPANY.

346 AND 348 BROADWAY.

Organized May 1845.

ASSETS, - - - over \$13,000,000.

ANNUAL INCOME over \$6,000,000. NON-FORFEITURE PLAN originated by this Company. ALL POLICIES NON-FORFEITABLE. PURELY MUTUAL—Policy-Holders receiving all the Profits. Dividends paid annually, available in settlement of second and all subsequent Annual Premiums. Cash Dividends paid Policy-Holders in 1869, more than one and a half million dollars.

New Policies issued in 1868, 9,105, ins'g \$30,765,047. 1869, 10,717, 34,446,393.

The following Tables concisely exhibit the progress of the Company during the past six years.

Received for Premiums, &c.	Accumulation of Assets during the year.	Cash Dividends actually paid.
1864, - \$1,729,810	- \$1,035,412	- \$593,055
1865, - 2,345,818	- 1,277,370	- 950,384
1866, - 3,088,804	- 1,990,643	- 282,224
1867, - 3,591,390	- 2,150,662	- 381,959
1868, - 4,678,280	- 1,841,069	- 1,255,865
1869, - 5,974,797	- 2,327,102	- 1,535,309
21,408,899	10,622,258	3,769,386

During the six years \$3,345,346 have been disbursed for losses, \$3,769,386 have been returned to Policy-Holders in Dividends, and yet the Assets exhibit an increase during that period of over ten and a half million dollars.

MORRIS FRANKLIN, President.
WM. H. BEERS, Vice-Pres't and Actuary.
THEODORE M. BANTA, Cashier.

C. C. KIMBALL,

General Agent for the above old and substantial Company for Connecticut.

OFFICE: 240 MAIN STREET, HARTFORD.

Active Agents Wanted. Apply as above.

THE EQUITABLE

Life Assurance Society

OF THE UNITED STATES,

No. 120 BROADWAY, NEW YORK.

Assets, - - - \$15,000,000.00

Annual Income, - - - 7,500,000.00

PURELY MUTUAL. ANNUAL DIVIDENDS.

Sum Assured (new business) in 1870, about Ten Million Dollars in excess of any other Life Insurance Company in the world.

HENRY R. HYDE, WM. C. ALEXANDER, Vice-President. President.

FIRE AND MARINE INSURANCE.

BRANCH OFFICE

ANDES INSURANCE COMPANY, CINCINNATI.

FIRE AND MARINE.

Cash Capital, - - - \$1,000,000.

PRINDLE & MANGAM, Managers,
150 BROADWAY, NEW YORK.

MERCANTILE

Mutual Marine Insurance Co. 35 WALL ST., NEW YORK.

ELLWOOD WALTER, President.
ARCHD. G. MONTGOMERY, Jr., Vice-President.
ALANSON W. HEGEMAN, 2d Vice-Pres't.
C. J. DESPARD, Secretary.

The Liverpool & London & Globe Ins. Co.

Assets Gold, \$20,400,000.

" in the

United States, 3,000,000.

45 William St.

B. S. WALCOTT, Pres't I. REMSEN LANE, Sec'y.

HANOVER

Fire Insurance Co.

OFFICE:—120 BROADWAY,

(Cor. Cedar Street.) NEW YORK.

THOMAS JAMES, Actuary. CASH ASSETS

Eastern Agency Dep't. \$726,399.94.

Citizens' Ins. Co.

156 BROADWAY, N. Y.

Issues Participating Policies, entitling the holders to THREE-FOURTHS OF THE PROFITS.

CASH CAPITAL, - - - \$300,000.00
Assets, Jan. 1st, 1870, - - - 684,444.74

EDW. A. WALTON, Sec. JAS. M. McLEAN, Pres.

(FIRE INSURANCE.)

THE "NATIONAL,"

(INCORPORATED 1838.)

52 WALL STREET, NEW YORK.
788 THIRD AVENUE, NEW YORK.
61 BROADWAY, BROOKLYN. (E. D.)

NIAGARA

FIRE INSURANCE CO.

Cash Capital, \$1,000,000. Office, 12 Wall St.
H. A. HOWE, President.
P. NOTMAN, Vice-Pres't and Secretary.

Hartford Steam Boiler

INSPECTION & INS. CO.

CAPITAL, \$500,000.

Metropolitan Ins. Co.

No. 108 BROADWAY, N. Y.

Insures Fire Risks at Equitable Rates.
CAPITAL, - - - \$300,000

SAM'L J. YOUNG, Sec'y. R. M. C. GRAHAM, Pres't.

LAMAR FIRE INS. CO.

OF NEW YORK. No. 184 BROADWAY.

CASH CAPITAL, \$300,000.

Assets, over Half a Million Dollars.
ISAAC R. ST. JOHN, President.
A. R. FROTHINGHAM, Vice-President.
WM. R. MACDIARMID, Secretary.

CULBERT & CO.,

POCKET BOOKS,

24 MAIDEN LANE, N. Y.

Russia Leather Goods, Dressing Cases, Bags, &c.
WRITING DESKS A SPECIALTY.

Fine Swiss and American

WATCHES,

Pendant and Key Winders.

Fine Gold Jewelry, Cameo Rings,
Lockets, Sleeve Buttons, &c., &c.

SOLID SILVERWARE.

SCHUYLER, HARTLEY & GRAHAM,
22 John St. & 19 Maiden Lane, N. Y.



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JAMES SUTTON & Co., 23 Liberty St.,

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